



Order Filed on August 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

**HILL WALLACK LLP**

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Attorneys for Carrington Mortgage Services, LLC

**In Re:**

Alan Houghton,  
Carrie Houghton.

Debtors.

Chapter: 13

Case No.: 24-16085-CMG

Judge: Christine M. Gravelle

Hearing: August 21, 2024

**ORDER RESOLVING OBJECTION TO CONFIRMATION OF DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: August 21, 2024**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtors: Alan Houghton and Carrie Houghton

Case No: 24-16085-CMG

Caption: Order Resolving Objection to Confirmation of Debtors' Chapter 13 Plan

**THIS MATTER** having been opened to the Court by James J. Cerbone, Esq., attorney for the Debtors, Alan and Carrie Houghton ("Debtors"), upon the filing of a Chapter 13 Plan, and Carrington Mortgage Services, LLC ("Secured Creditor"), by and through its attorneys, Hill Wallack LLP, having filed an Objection to Confirmation of Chapter 13 Plan, and the parties consenting to the entry of the order herein, and for good cause shown; it is hereby

**ORDERED** that:

1. The pre-petition arrears due and owing Secured Creditor in the amount of **\$11,374.94**, as stated in the Proof of Claim filed on August 9, 2024 (**Claim # 20-1**), shall be paid in full by the Debtors through the Plan, and the Debtors shall pay regular monthly mortgage payments outside of the plan, in the current amount of **\$2,345.61** (subject to change), pursuant to the terms of the subject Note and Mortgage.

2. Debtors' Chapter 13 Plan is hereby amended with respect to Secured Creditor pursuant to the terms herein, and this Order is hereby incorporated in and a part of any Order confirming the plan in the within case.

In re:  
Alan Houghton  
Carrie Houghton  
Debtors

Case No. 24-16085-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 21, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ajennings@hillwallack.com
Angela Catherine Pattison	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Joint Debtor Carrie Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	

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Date Rcvd: Aug 21, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Alan Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7